MIKE KREIDLER
STATE INSURANCE COMMISSIONER

Phone: (360) 725-7000 www.insurance.wa.gov



OFFICE OF INSURANCE COMMISSIONER

In The Matter of

TICKETSBITE LLC, JASON STACKMAN and CHRISTOPHER THOMAS,

Respondents.

Order No. 13-0239

ORDER TO CEASE AND DESIST

Pursuant to RCW 48.02.080, RCW 48.15.020, RCW 48.15.023, the Insurance Commissioner of the State of Washington orders TicketsBite LLC, and its officers and directors, Jason Stackman and Christopher Thomas, and their employees, agents, and affiliates ("Respondents") to immediately cease and desist from:

- A. Engaging in or transacting the unauthorized business of insurance in the State of Washington;
- B. Soliciting Washington residents to sell any insurance contract issued or to be issued by an unauthorized insurer or other unauthorized entity;
- C. Soliciting Washington residents to induce them to purchase any insurance contract.

THIS ORDER IS BASED ON THE FOLLOWING:

- 1. Respondent TicketsBite LLC is a Nevada Domestic Limited Liability Company and has been in business since at least March 2013. Its principals and co-founders are or have been during all relevant time periods Jason Stackman and Christopher Thomas. TicketsBite LLC conducts business through a website, www.ticketsbite.com.
- 2. TicketsBite LLC promotes its on-line business as a "traffic ticket protection company", for a membership fee agreeing to pay traffic tickets, increases in insurance premiums caused by traffic citations, and traffic school fees. TicketsBites LLC advertises four plans with various costs and coverages. TicketsBites LLC uses such terminology as "claims," "coverages," and "benefits." These contracts constitute insurance under RCW 48.01.040, promising to indemnify and/or pay a specified amount upon determinable contingencies.
- 3. None of the Respondents are authorized to issue insurance contracts in Washington and none of the Respondents are licensed to sell or otherwise transact the business

of insurance in Washington. Respondents' above-described conduct violates the Insurance Code of the State of Washington, including RCW 48.05.030 (certificate of authority required), RCW 48.15.020 (solicitation by unauthorized insurer prohibited), and RCW 48.17.060 (license to sell insurance required).

IT IS FURTHER ORDERED AS FOLLOWS:

- 1. That Respondents shall immediately remove Washington as a state to which it sells insurance to its residents on its website and post on its website that it is not authorized to do business in Washington nor accept any fees from or enter into any form of agreement with Washington residents.
- 2. That Respondents, within thirty (30) days of receipt of this Order, furnish the OIC with a complete listing, to include contact information, of all Washington residents and businesses who have purchased policies or contracts sold by Respondents, that Respondents report to the OIC all monies collected or charged for policies and contracts for Washington risks, and that Respondents return to the Washington consumers who purchased the contracts all sums collected as premium for such coverage.

Any violation of the terms of this Order by Respondents, their officers, directors, agents, or employees, or affiliates, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.15.023, and other applicable sections of the Insurance Code of the State of Washington.

Respondents have the right to demand a hearing pursuant to RCW Chapters 48.04 and 34.05. This Order shall remain in effect subject to the further order of the Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this 22nd day of August 2013.

MIKE KREIDLER

Insurance Commissioner

By: <u>/</u>

Robin E. Aronson

Staff Attorney

Legal Affairs Division

CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the State of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER TO CEASE AND DESIST on the following individuals via US Mail and E-mail:

TicketsBite LLC C/o Registered Agent Jason Stackman 7099 N. Hualapai Way, Apt. 1033 Las Vegas, Nevada 89166

And To: <u>jstackman@gmail.com</u> And To: <u>jason@ticketsbite.com</u>

TicketsBite LLC C/O Registered Agent Jason Stackman P.O. Box 753741 Las Vegas, Nevada 89136

Jason Stackman, Vice President TicketsBite LLC 7099 N Hualapai Way, Apt. 1033 Las Vegas, Nevada 89166

Christopher Thomas, President TicketsBite LLC 10124 Nash Peak Avenue Las Vegas, Nevada 89166

And To: Chris@ticketsbite.com

SIGNED this 22nd day of August, 2013, at Tumwater, Washington.

RENEE MOLNES